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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

09/778,604

Applicant(s)

MAGEE ET AL.

Examiner

Ella Colbert

Art Unit

3694

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 16 August 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-43 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-43 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. Claims 1-43 are pending in this communication filed and entered as BPAI Decision on 8/16/07.

Reopening Prosecution

2. In view of the Board of Appeals Decision on 08/16/07, **PROSECUTION IS HEREBY REOPENED** as set forth here below.

To avoid abandonment of the application, appellant must exercise one of the following two options:

- (1) file a reply under 37 CFR 1.111 (if this Office action is non-final) or a reply under 37 CFR 1.113 (if this Office action is final); or,
- (2) request reinstatement of the appeal.

If reinstatement of the appeal is requested, such request must be accompanied by a supplemental appeal brief, but no new amendments, affidavits (37 CFR 1.130, 1.131 or 1.132) or other evidence are permitted. See 37 CFR 1.193(b)(2).

Authorization has been given by the SPEs (Supervisor's) signature on the last page of this Office Action.

Claim Objections

3. Claim 15 is objected to because of the following informalities: Claim 15 one 2 reads "IR connector". What the "IR" stands for should be written out with the "IR" in parenthesis. Appropriate correction is required.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claim 1-13 are rejected under 35 U.S.C. 103(a) as being unpatentable over (W0 98/24041) Drummond et al, hereafter Drummond in view of (US 6,131,874) Vance et al, hereafter Vance.

As a preliminary matter, claim 1 in the preamble should read "A computerized method comprising:".

Claim1. Drummond teaches, A method comprising: a) storing in at least one data store in operative connection with at least one computer, data corresponding to a plurality of users, and for each one of the plurality of users, at least one characteristic feature and at least one interface parameter (page 8, lines 15-19, page 9, lines 10-15, page 15, lines 1-19, page 17, lines 2-27, figure 2 (58-computer), figure 3 (100, 122), and figure 12 (528 -data store)); b) sensing with a reading device in operative connection with an automated financial transaction apparatus, at least one characteristic feature of a user adjacent to the apparatus (page 11, lines 1-6, figure 2 (52 & 60 –card server); (78 – biometric scanner); (54 , 62, & 72 – cash dispenser), figure 9 (354 and 358) and figure 12 (512, 514, and 530)); and c) determining through operation of the computer responsive to the at least one characteristic feature, the at least one interface parameter associated with the user

in the data store (Page 16, lines 23-29, page 17, lines 1-3 and lines 15-23, and figure 12 (500 & 506)). Drummond failed to teach, d) moving through operation of the computer, a display screen included on the automated financial transaction apparatus with a moving device responsive to the at least one interface parameter associated with the user. Vance teaches, d) moving through operation of the computer, a display screen included on the automated financial transaction apparatus with a moving device responsive to the at least one interface parameter associated with the user (col. 2, lines 35-44). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Vance in Drummond because such an incorporation would allow Drummond to have an apparatus with a stand and tilting display head designed to allow a variable angle for use which is more suited to human ergonomics.

Claim 2. Drummond failed to teach, wherein in step (d) the display screen is moved to change a height of the display screen. Vance teaches, wherein in step (d) the display screen is moved to change a height of the display screen (col. 2, lines 34-42 and lines 61-64). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Vance in Drummond because such an incorporation would allow Drummond to have an ATM that has been configured to make it accessible to handicapped individuals.

Claim 3. Drummond failed to teach, The method according to claim 1 wherein in step (d) the display screen is moved to change a tilt angle of the display screen. Vance teaches, the display screen is moved to change a tilt angle of the display screen (col. 2,

lines 7-16). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Vance in Drummond because such an incorporation would allow Drummond to have an aid for the disabled user of the display screen and ATM machine.

Claim 4. Drummond failed to teach, The method according to claim 1 wherein in step (d) the display screen is moved to change both a height and a tilt angle of the display screen. Vance teaches, The method according to claim 1 wherein in step (d) the display screen is moved to change both a height and a tilt angle of the display screen (col. 2, lines 34-42). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Vance in Drummond because such an incorporation would allow Drummond to have an ATM with the convenience and flexibility that enable disabled individuals to enjoy the freedom, equal access, and same opportunities that are available to non-disabled individuals both in the banking environment and other aspects of daily life.

Claim 5. Drummond teaches, The method according to claim 1 and further comprising: e) providing responsive to operation of the computer, at least one output through the display screen responsive to the at least one interface parameter associated with the user (page 29, lines 11-30, page 30, lines 1-16, page 33, lines 26-30, page 34, lines 1-30, page 35, lines 1-3 and lines 26-30, and page 36, lines 1-21).

Claim 6. Drummond teaches, The method according to claim 5 wherein in step (e) the at least one output includes text material, and wherein size of the text

material included in the at least one output is determined responsive to the at least one interface parameter (page 37, lines 3-30, page 38, lines 1-30, and page 39, lines 1-8).

Claim 7. Drummond teaches, The method according to claim 5 wherein in step (e) the at least one output includes an icon, and wherein size of the icon included in the at least one output is determined responsive to the at least one interface parameter (page 39, lines 9-30 and page 40, lines 1-21).

Claim 8. Drummond teaches, The method according to claim 5 wherein in step (e) the at least one output includes text material, and wherein language of the text material is determined responsive to the at least one interface parameter (page 16, lines 13-22 and page 18, lines 6-15).

Claim 9. Drummond teaches, The method according to claim 5 wherein in step (e) the at least one output includes at least one numeral, and wherein size of the at least one numeral is determined responsive to the at least one interface parameter (page 43, lines 22-30, page 44, lines 1-4, and fig. 28 (942)).

Claim 10. Drummond teaches, The method according to claim 5 wherein in step (e) the at least one output includes at least two colors, and wherein at least one of the colors is determined responsive to the at least one interface parameter (page 20, lines 26-31 and page 21, lines 1-3).

Claim 11. Drummond teaches, The method according to claim 5 wherein in step (e) a sequence comprising a plurality of outputs is presented, and wherein the sequence is determined responsive to the at least one interface parameter (page 12, lines 1-28).

Claim 12. Drummond teaches, The method according to claim 1 and further comprising: e} controlling at least one audio output device in operative connection with the apparatus, responsive to the at least one interface parameter associated with the user (page 28, lines 3-15 –a modem is an audio device).

Claim 13. Drummond failed to teach, The method according to claim 12 wherein in step (e) the volume of the at least one audio output device is controlled responsive to the at least one interface parameter. Vance teaches, The method according to claim 12 wherein in step (e) the volume of the at least one audio output device is controlled responsive to the at least one interface parameter (col. 3, lines 10-26 and lines 32-38). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Vance in Drummond because such an incorporation would allow Drummond to have a phone that eliminates the need for visual prompts for the blind and the hearing impaired.

6. Claims 14-23 are rejected under 35 U.S.C. 103(a) as being unpatentable over (W0 98/24041) Drummond et al, hereafter Drummond and (US 6131,874) Vance et al, hereafter Vance in view of (US 5,589,855) Blumstein et al, hereafter Blumstein.

Claim 14. Drummond and Vance failed to teach, The method according to claim 12 and prior to step (e) further comprising the step of: connecting a portable audio output device associated with the user to a connector in operative connection with the apparatus. Blumstein teaches, connecting a portable audio output device associated with the user to a connector in operative connection with the apparatus (col. 3, lines 52-59). It would have been obvious to one having ordinary skill in the art at the time the

invention was made to incorporate the teachings of Blumstein in Drummond because such an incorporation would allow Drummond to aid a disabled user by responding to a touch which generates a sound indicating that the user has touch an undefined zone.

Claim 15. Drummond, Vance, and Blumstein failed to teach, The method according to claim 14 wherein in the connecting step the connector includes an IR connector, but it would have been obvious to one having ordinary skill in the art at the time the invention was made to have the connector to include and IR connector and to modify in Drummond because such a modification would allow Drummond to have control signals that are selected because of the availability of standard circuitry at a low cost.

Claim 16. Drummond and Vance failed to teach, The method according to claim 12 wherein step (e) includes making a handset accessible to the user. Blumstein teaches, making a handset accessible to the user (col. 1, lines 39-41). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Blumstein in Drummond because such an incorporation would allow Drummond to assist the hearing impaired individuals to perform nearly all banking using a touch-tone phone and eliminating the need for visual prompts by using an accessible volume control handset.

Claim 17. Drummond and Vance failed to teach, The method according to claim 12 wherein step (e) includes generating white noise through the at least one audio output device. Blumstein teaches, generating white noise through the at least one audio output device. (col. 1, lines 39-41, col. 2, lines 18-36, and col. 3, lines 9-12). It

would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Blumstein in Drummond because such an incorporation would allow Drummond to have sound cues or beeps in a similar way that current ATMs audibly interact with individuals who are not visually impaired.

Claim 18. Drummond failed to teach, The method according to claim 1 and further comprising: e) controlling at least one audio input device in operative connection with the apparatus, responsive to the at least one interface parameter associated with the user. Vance teaches, controlling at least one audio input device in operative connection with the apparatus, responsive to the at least one interface parameter associated with the user (col. 3, lines 10-26 and lines 32-38). Blumstein teaches, controlling at least one audio input device in operative connection with the apparatus, responsive to the at least one interface parameter associated with the user (col. 3, lines 54-59 and lines 64-67 and col. 4, lines 1-2). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Vance and Blumstein in Drummond because such an incorporation would allow Drummond to have a sound indicating that a user has touched the display screen in an undefined zone.

Claim 19. Drummond and Vance failed to teach, The method according to claim 18 wherein step (e) includes making a handset accessible to the user. Blumstein teaches, making a handset accessible to the user (col. 1, lines 39-41). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Blumstein in Drummond because such an incorporation

would allow Drummond to assist the hearing impaired individuals to perform nearly all banking using a touch-tone phone and eliminating the need for visual prompts by using an accessible volume control handset.

Claim 20. Drummond and Vance failed to teach, The method according to claim 1 and further comprising: e) activating input capability of at least one tactile input device in operative connection with the apparatus, responsive to the at least one interface parameter associated with the user. Blumstein teaches, activating input capability of at least one tactile input device in operative connection with the apparatus, responsive to the at least one interface parameter associated with the user (col. 3, lines 54-59 and lines 64-67 and col. 4, lines 1-2). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Blumstein in Drummond because such a modification would allow Drummond to have a sound indicating that a user has touched the display screen in an undefined zone.

Claim 21. Drummond teaches, The method according to claim 20 wherein the tactile input device includes a keypad, wherein in step (e) inputs to the keypad are operative to control at least one transaction function device in operative connection with the computer (page 31, lines 4-10).

Claim 22. Drummond teaches, The method according to claim 21 wherein the at least one transaction function device is operative to dispense cash (page 31, lines 11-15 and page 32, lines 11-27).

Claim 23. Drummond teaches, The method according to claim 19 and further comprising: f) rendering the display screen inoperative to show transaction information

responsive to the at least one interface parameter associated with the user (page 36, lines 12-13).

7. Claims 24-31 are rejected under 35 U.S.C. 103(a) as being unpatentable over (W0 98/24041) Drummond et al, hereafter Drummond and (US 6,131,874) Vance et al, hereafter Vance and (US 5,589,855) Blumstein et al, hereafter Blumstein in view of (US 6,023,688) Ramachandran et al, hereafter Ramachandran.

Claim 24. Drummond, Vance, and Blumstein failed to teach, The method according to claim 1 wherein in step (a) the at least one characteristic feature for each user corresponds to an appearance feature. Ramachandran teaches, the at least one characteristic feature for each user corresponds to an appearance feature (col. 6, lines 59-67 and col. 8, lines 32-38). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Ramachandran in Drummond because such an incorporation would allow Drummond to have facial recognition by obtaining the image input signals corresponding to the appearance of the user's face, head and/or upper body and storing the data in a data store for future use.

Claim 25. Drummond and Blumstein failed to teach, The method according to claim 24 wherein in step (a) the appearance feature includes at least one feature of facial appearance. Vance teaches, The method according to claim 24 wherein in step (a) the appearance feature includes at least one feature of facial appearance (col. 3, lines 32-38) and Ramachandran teaches, the appearance feature includes at least one feature of facial appearance (col. 4, lines 30-36). It would have been obvious to one

having ordinary skill in the art at the time the invention was made to incorporate the teachings of Vance and Ramachandran in Drummond because such an incorporation would allow Drummond to have an identification means that can identify a user through their appearance and voice inputs and requires no card or PIN data to accomplish a banking transaction.

Claim 26. Drummond and Blumstein failed to teach, The method according to claim 24 wherein in step (a) the appearance feature includes eye appearance. Vance teaches, The method according to claim 24 wherein in step (a) the appearance feature includes eye appearance (col. 2, lines 34-42) and Ramachandran teaches, the appearance feature includes eye appearance (col. 1, lines 59-65). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Vance and Ramachandran in Drummond because such an incorporation would allow Drummond to have an authorized user identified by a unique pattern associated with the iris of their eyes when operating a financial transaction machine.

Claim 27. Drummond, Vance, and Blumstein failed to teach, The method according to claim 24 wherein in step (a) the appearance feature includes at least a portion of at least one fingerprint. Ramachandran teaches, the appearance feature includes at least a portion of at least one fingerprint (col. 1, lines 51-59). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Ramachandran in Drummond because such an incorporation would allow Drummond to have an means of identifying a user as a proper

user of the financial transaction machine without requiring an encoded card and PIN data to be used for identification.

Claim 28. Drummond and Blumstein failed to teach, The method according to claim 24 wherein in step (a) at least one characteristic feature for each user corresponds to both an appearance feature and a voice feature. Vance teaches, The method according to claim 24 wherein in step (a) at least one characteristic feature for each user corresponds to both an appearance feature and a voice feature (col. 3, lines 10-23) and Ramachandran teaches, at least one characteristic feature for each user corresponds to both an appearance feature and a voice feature (col. 4, lines 30-40). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Vance and Ramachandran in Drummond because such an incorporation would allow Drummond to have the capability to identify the user through their appearance and voice inputs without requiring the use of a card or PIN data to accomplish a transaction at a financial transaction machine.

Claim 29. Drummond, Vance, and Blumstein failed to teach, The method according to claim 1 wherein in step (a) the at least one characteristic feature for each user includes data included on an article adapted to be carried by the user. Ramachandran teaches, the at least one characteristic feature for each user includes data included on an article adapted to be carried by the user (col. 3, lines 35-46). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Ramachandran in Drummond because such an incorporation would allow Drummond to have user data corresponding to the user

such as a unique number which may be a social security number or account number with the data further including data corresponding to an appearance feature of the user.

Claim 30. Drummond, Vance, and Blumstein failed to teach, The method according to claim 29 wherein in step (a) the data corresponds to an account number associated with the user. Ramachandran teaches, the data corresponds to an account number associated with the user (col. 3, lines 39-41 and col. 7, lines 8-13). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Ramachandran in Drummond because such an incorporation would allow Drummond to have an identity number that is unique such as a social security number or account number that corresponds to a user's appearance feature.

Claim 31. Drummond and Blumstein failed to teach, The method according to claim 1 wherein in step (a) at least one characteristic feature of each user corresponds to a voice feature of the user. Vance teaches, at least one characteristic feature of each user corresponds to a voice feature of the user (col. 3, lines 10-24) and Ramachandran teaches, at least one characteristic feature of each user corresponds to a voice feature of the user (col. 7, lines 1-7). It would have been obvious to one having ordinary skill in the art at the time the invention was made incorporate the teachings of Vance and Ramachandran in Drummond because such an incorporation would allow Drummond to have the user's voice with a particular characteristic and a particular password that is selected by the user and to be generated and stored using automatic speech recognition software.

Claim Rejections - 35 USC § 103

8. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

9. Claims 32-43 are rejected under 35 U.S.C. 103(a) as being unpatentable over (US 6,023,688) Ramachandran et al, hereafter Ramachandran in view of (US 6, 131, 874) Vance et al, hereafter Vance and further in view of ((WO 98/24041) Drummond et al, hereafter Drummond .

Claim 32. Ramachandran teaches, An automated financial transaction apparatus comprising: a reading device operative to sense at least one characteristic feature usable to identify a user (col. 8, lines 18-52). Ramachandran failed to teach, a movably mounted display screen; a movement mechanism in operative connection with the display screen; at least one computer in operative connection with at least one data store, the reading device and the movement mechanism, wherein the data store includes data corresponding to a plurality of users, and for each of the plurality of users, an associated at least one characteristic feature and at least one interface parameter; wherein the computer is operative to cause the movement mechanism to move the display screen responsive to at least one interface parameter associated in the data store with a first user among the plurality of users, responsive to the reading device sensing the at least one characteristic feature associated in the data store with the first user. Vance teaches, a movably mounted display screen (col. 3, lines 10-16 and fig's 1-

6); a movement mechanism in operative connection with the display screen (fig's 2, 3, and 5); at least one computer in operative connection with at least one data store, the reading device and the movement mechanism, wherein the data store includes data corresponding to a plurality of users, and for each of the plurality of users, an associated at least one characteristic feature and at least one interface parameter (col. 2, lines 34-42 and lines 61-64); wherein the computer is operative to cause the movement mechanism to move the display screen responsive to at least one interface parameter associated in the data store with a first user among the plurality of users, responsive to the reading device sensing the at least one characteristic feature associated in the data store with the first user (col. 3, lines 10-38). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Vance in Ramachandran because such an incorporation would allow Ramachandran to have an apparatus that can be used as a source of information to a person standing beside the unit.

Claim 33. Ramachandran failed to teach, The apparatus according to claim 32 wherein the movement mechanism enables changing the height and tilt angle of the display screen and wherein the height and tilt angle are changed through operation of the computer responsive to the at least one interface parameter associated with the first user. Vance teaches, The apparatus according to claim 32 wherein the movement mechanism enables changing the height and tilt angle of the display screen and wherein the height and tilt angle are changed through operation of the computer responsive to the at least one interface parameter associated with the first user (col. 2,

lines 8-64). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Vance in Ramachandran because such an incorporation would allow Ramachandran to have an apparatus that can be used as a source of information to a person standing beside the unit.

Claim 34. Ramachandran and Vance failed to teach, The apparatus according to claim 32 and further comprising a tactile input device and a transaction function device, the transaction function device including at least one of a cash dispenser and a cash acceptor, and wherein the computer is operative responsive to the at least one interface parameter to enable the transaction function device to operate responsive to at least one input to the tactile input device. Drummond teaches, The apparatus according to claim 32 and further comprising a tactile input device and a transaction function device, the transaction function device including at least one of a cash dispenser and a cash acceptor, and wherein the computer is operative responsive to the at least one interface parameter to enable the transaction function device to operate responsive to at least one input to the tactile input device (page 21, lines 1-19). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Drummond in Ramachandran because such an incorporation would allow Ramachandran to have a touch screen for the customer inputs to make a selection which corresponds to the dispense cash, which is a common transaction at an automated banking machine.

Claim 35. Ramachandran and Vance failed to teach, The apparatus according to claim 32 and further comprising an audio input device, and a transaction

function device, wherein the transaction function device includes at least one of a cash dispenser and a cash acceptor, and wherein the computer is operative responsive to the at least one interface parameter to cause the transaction function device to operate responsive to at least one input to the audio input device. Drummond teaches, an audio input device, and a transaction function device, wherein the transaction function device includes at least one of a cash dispenser and a cash acceptor, and wherein the computer is operative responsive to the at least one interface parameter to cause the transaction function device to operate responsive to at least one input to the audio input device (page 4, lines 27 –page 5, line 30, page 6, lines 24-26, and page 9, lines 22-29). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Drummond in Ramachandran in view of his teachings of an audio input device in col. 3, lines 4-7, col. 5, lines 36-52, and col. 6, lines 43-46 and because such an incorporation would allow Ramachandran to have an automated banking machine that includes an output device and an input device such as a touch screen and a dispenser mechanism for sheets of currency that are used by the machine to accomplish banking transactions.

Claim 37. This independent claim is rejected for the similar rationale as given above for claim 32.

Claim 38. This independent claim is rejected for the similar rationale as given above for claims 32 and 37.

Claim 39. Ramachandran failed to teach, The apparatus according to claim 38 and further comprising a movement mechanism, and wherein the computer is operative

when the display screen is to be operated, to cause the movement mechanism to move the display screen responsive to the determined at least one first user interface parameter. Vance teaches, The apparatus according to claim 38 and further comprising a movement mechanism, and wherein the computer is operative when the display screen is to be operated, to cause the movement mechanism to move the display screen responsive to the determined at least one first user interface parameter (col. 2, lines 35-53). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Vance in Ramachandran because such an incorporation would allow Ramachandran to have an apparatus with a stand and tilting display head designed to allow a variable angle for use which is more suited to human ergonomics.

Claim 40. Ramachandran failed to teach, The apparatus according to claim 39 wherein the movement mechanism changes an angle of view of the display screen. Vance teaches, The apparatus according to claim 39 wherein the movement mechanism changes an angle of view of the display screen (col. 2, lines 46-53). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Vance in Ramachandran in view of his teachings of a camera with an imaging device that produces image input signals when a user is positioned adjacent to the machine (changing an angle of view of the display screen.

Claim 41. Ramachandran teaches, The apparatus according to claim 38 wherein the at least one characteristic feature comprises a biometric input (col. 10, line 17-25).

Claim 42. Ramachandran teaches, The apparatus according to claim 38 wherein the at least one characteristic feature comprises a wireless signal from a portable device (col. 10, lines 38-67).

Claim 43. Ramachandran failed to teach, The apparatus according to claim 40 wherein the movement mechanism changes vertical height of the display screen. Vance teaches, The apparatus according to claim 40 wherein the movement mechanism changes vertical height of the display screen (col. 2, lines 61-64). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Vance in Ramachandran because such an incorporation would allow Ramachandran to have a customer sensor terminal that any disabled or ordinary (tall or short) individual can use at a financial transaction machine.

Conclusion

10. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Yoshihiko Kamiyama (JP-070334096) disclosed an automatic guiding device with a display and operation part.

Inquiries

11. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 571-272-6741. The examiner can normally be reached on Monday, Wednesday, and Thursday, 5:30AM-3:00PM.


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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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November 23, 2007


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